

SNAPSHOT of HOME Program Performance--As of 06/30/09
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): Lorain

State: OH

PJ's Total HOME Allocation Received: \$8,784,544

PJ's Size Grouping*: C

PJ Since (FY): 1994

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
Program Progress:			PJs in State: 22				
% of Funds Committed	98.69 %	94.09 %	2	93.41 %	91	94	
% of Funds Disbursed	91.50 %	88.53 %	7	84.68 %	76	81	
Leveraging Ratio for Rental Activities	17.11	6.29	1	4.72	100	100	
% of Completed Rental Disbursements to All Rental Commitments***	88.13 %	84.78 %	16	80.76 %	30	33	
% of Completed CHDO Disbursements to All CHDO Reservations***	77.84 %	78.31 %	13	68.18 %	57	60	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	97.92 %	81.89 %	3	80.32 %	85	89	
% of 0-30% AMI Renters to All Renters***	77.08 %	48.33 %	3	45.16 %	87	92	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	100.00 %	94.04 %	1	95.04 %	100	100	
Overall Ranking:			In State: 2 / 22		Nationally: 96 96		
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$17,625	\$14,323		\$26,037	48 Units	16.30 %	
Homebuyer Unit	\$48,968	\$11,262		\$14,755	71 Units	24.10 %	
Homeowner-Rehab Unit	\$20,427	\$18,857		\$20,487	175 Units	59.50 %	
TBRA Unit	\$0	\$3,953		\$3,225	0 Units	0.00 %	

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (202 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Lorain OH

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$75,114	\$133,772	\$21,027
State:*	\$77,081	\$82,847	\$21,177
National:**	\$92,323	\$73,745	\$23,292

CHDO Operating Expenses:
(% of allocation)

PJ: 0.0 %
National Avg: 1.1 %

R.S. Means Cost Index: 0.99

	Rental %	Homebuyer %	Homeowner %	TBRA %
RACE:				
White:	39.6	22.1	48.3	0.0
Black/African American:	29.2	38.2	23.6	0.0
Asian:	0.0	0.0	0.0	0.0
American Indian/Alaska Native:	0.0	0.0	0.0	0.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0
Asian and White:	0.0	0.0	0.0	0.0
Black/African American and White:	0.0	1.5	0.0	0.0
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0
Other Multi Racial:	0.0	0.0	0.0	0.0
Asian/Pacific Islander:	2.1	0.0	0.0	0.0

ETHNICITY:

Hispanic	29.2	38.2	27.6	0.0
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HOUSEHOLD SIZE:

1 Person:	47.9	17.6	48.3	0.0
2 Persons:	31.3	13.2	22.4	0.0
3 Persons:	10.4	33.8	9.8	0.0
4 Persons:	6.3	22.1	7.5	0.0
5 Persons:	4.2	7.4	8.6	0.0
6 Persons:	0.0	2.9	3.4	0.0
7 Persons:	0.0	2.9	0.0	0.0
8 or more Persons:	0.0	0.0	0.0	0.0

HOUSEHOLD TYPE:

Single/Non-Elderly:	20.8	32.4	21.8	0.0
Elderly:	27.1	0.0	49.4	0.0
Related/Single Parent:	33.3	35.3	15.5	0.0
Related/Two Parent:	6.3	30.9	13.2	0.0
Other:	12.5	1.5	0.0	0.0

SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	18.8	1.5 [#]
HOME TBRA:	0.0	
Other:	52.1	
No Assistance:	29.2	

of Section 504 Compliant Units / Completed Units Since 2001 1

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Lorain

State: OH

Group Rank: 96
(Percentile)

State Rank: 2 / 22 PJs

Overall Rank: 96
(Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 72.37%	88.13	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 49.28%	77.84	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	97.92	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.81%	100	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.070	1.53	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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